

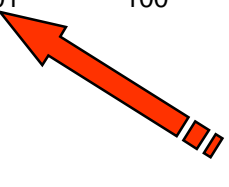


BILLING EXAMPLE

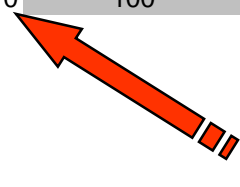
SIMPLIFIED (ASSUMES 30-DAY MONTHS)



				Delinquent Next Cycle	Used in Over-60 Day Delinquency Rate Calculation					
				Days Since Billing	31-60	61-90	91-120	121-150	151-180	180+
Days Delinquent (Bank of America HL Raw Data Delinquency Report)					Past Due 1-30	Past Due 31-60	Past Due 61-90	Past Due 91-120	Past Due 121-150	Past Due 151-180
Hierarchy Name	HL4	Due Date	Balance							
US ARMY EUROPE AND 7TH ARMY	0	1/30/01	100		0	100	0	0	0	0



①



②

DEC 1-30

PURCHASE PERIOD

JAN 1

**BILLING PERIOD (STATEMENTS PRINTED / MAILED)
BANK REPORTS ACTIVE CURRENT ACCOUNTS**

① 30 JAN

PAYMENT DUE DATE (30 DAYS SINCE BILLING)

② 1 FEB

**31-60 DAYS SINCE BILLING
BANK REPORTS PAST DUE 1-30 DAYS**

UNCLASSIFIED

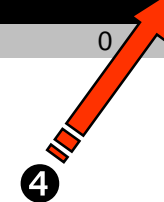
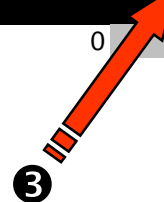


BILLING EXAMPLE (CONT)

SIMPLIFIED (ASSUMES 30-DAY MONTHS)



				Delinquent Next Cycle	Used in Over-60 Day Delinquency Rate Calculation					
				Days Since Billing	31-60	61-90	91-120	121-150	151-180	180+
Days Delinquent (Bank of America HL Raw Data Delinquency Report)					Past Due 1-30	Past Due 31-60	Past Due 61-90	Past Due 91-120	Past Due 121-150	Past Due 151-180
Hierarchy Name	HL4	Due Date	Balance							
US ARMY EUROPE AND 7TH ARMY	0	1/30/01	100		0	100	0	0	0	0



3 MAR 1 DELINQUENT / SUSPENDED (60+ DAYS SINCE BILLING)
BANK REPORTS PAST DUE 31-60 DAYS

4 MAY 6 CANCELED (126 DAYS SINCE BILLING)
BANK REPORTS PAST DUE 121-150 DAYS
(REPORT TO NATIONAL CREDIT BUREAUS)